

NAIC LOSS COST DATA ENTRY DOCUMENT

By bharrington at 1:33 pm, 5/26/06

1.	This filing transmittal is part of Company Tracking #	PL-06-0421	PROPERTY & CASUALTY
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	ARKANSAS INSURANCE DEPARTMENT n/a
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	Company Name		Company NAIC Number
3.	A. Safeco Insurance Company of America	B.	24740

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. 4.0 - Homeowners	B.	4.0003 - Owner Occupied Homeowners

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Homeowners	1.4 %	-1.4 %					
TOTAL OVERALL EFFECT	1.4%	-1.4%					

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005	6,602	-2.5%	8-18-05	\$5434	\$2296	42.3%	39.6%
2004	6,270	11.2%	2-26-04	\$5292	\$1433	27.08%	40.3%
2003	6,519	18.4%	2-20-03	\$4857	\$2284	47.04%	50.7%
2002	6,232	0.9%	10-31-02	\$4334	\$2141	49.3%	65.1%
2001	6,450	19.8%	10-25-01	\$4009	\$1282	32.0%	87.1%

Expense Constants	Selected Provisions
A. Total Production Expense	15.69%
B. General Expense	2.05%
C. Taxes, License & Fees	3.14%
D. Underwriting Profit & Contingencies	8.03%
E. Other (explain)	
F. TOTAL	28.91%

8. NA Apply Lost Cost Factors to Future filings? (Y or N)9. 9.4% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____10. -12% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____